

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No. : 09/892,627 Confirmation No.: 5978
Filed : June 28, 2001
Applicant : Kitchen et al.
Title : **Check Metaphor for Electronic Payment Authorization**

Art Unit : 3692
Examiner : Clement B. Graham

Atty Docket No. : 23952-0037
Customer No. : 72386

INFORMATION DISCLOSURE STATEMENT TRANSMITTAL

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir or Madam:

Please consider the information on the attached Form PTO/SB/08A, "Information Disclosure Statement by Applicant" which is made pursuant to 37 C.F.R. §§ 1.56, 1.97 and 1.98. Specifically, the Information Disclosure Statement is submitted before the mailing of a final Office Action, and along with the required fee, under 37 C.F.R. § 1.97(c). The Applicants do not concede that the submitted information is material to the patentability of any claim in the present application, that the submitted information has priority with respect to the present application, or that the submitted information is available as a reference against the present application. The Applicants also do not waive any right under any applicable statute, Rule of Practice in Patent Cases, or other provision of law.

The Applicants authorize charging any omitted fees to deposit account no. 19-5029 in the event of a deficiency. Should the Examiner have any questions regarding this Information Disclosure Statement Transmittal, the Applicants invite the Examiner to call the Attorney below.

Respectfully submitted,

/William T. Cook/
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Date: **January 10, 2008**
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